PTO/SB/08A(04-07)

Modified form approved for use through 09/30/2007. OMB 651-0031

US Patent & Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

| Cubatituta for forms 11400/DTO | Complete if Known | |
|-----------------------------------|---------------------------------|------------------|
| Substitute for form 1449A/PTO | Application Number | 10/574,546 |
| INFORMATION DISCLOSURE | Filing Date | October 10, 2004 |
| STATEMENT BY APPLICANT | First Named Inventor | Saar Wilf |
| (Use as many sheets as necessary) | Group Art Unit | 3685 |
| | Examiner Name | James Nigh |
| Sheet 1 of 1 | Attorney Docket No: 2043.560US1 | |

| | US PATENT DOCUMENTS | | | | | | | |
|-----------------------|---------------------|------------------|-------------------------------------------------|-------------------------------|--|--|--|--|
| Examiner Initial * | USP Document Number | Publication Date | Name of Patentee or Applicant of cited Document | Filing Date If Appropriate | | | | |
| | US-5,883,810 | 03/16/1999 | Franklin, D. C, et al. | 09/24/1997 | | | | |
| | US-6,157,707 | 12/05/2000 | Baulier, Gerald D, et al. | 04/02/1999 | | | | |
| | US-6,783,065 | 08/31/2004 | Spitz,, C. P, et al. | 03/12/2001 | | | | |

| | FOREIGN PATENT DOCUMENTS | | | | |
|-----------------------|--------------------------|------------------|-------------------------------------------------|-----|--|
| Examiner Initials* | Foreign Document No | Publication Date | Name of Patentee or Applicant of cited Document | T 1 | |

| | OTHER DOCUMENTS – NON PATENT LITERATURE DOCUMENTS | |
|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|
| Examiner Initials* | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T 1 |
| | Statement in accordance with the Notification from the European Patent Office dated 1 | |
| | October 2007 concerning business methods, <u>XP002456252</u> , (1 October, 2007), 592-593 | |
| | GHOSH, et al., "Credit Card Fraud Detection witha Neural-Network", <u>IEEE.</u> , (1994), 621- | |
| | 630 | |
| | PIAS, et al., "Securingthe Internet Metering and Billing", <u>IIEE</u> , (2002), 1603-1607 | |
| | RICHARDSON, ROBERT, "Neural Networks Compared to Statistical Techniques", <u>IIEE</u> , | |
| | (1997), 89-95 | |
| | WAGGONER., DARREN, "New Strides in Fraud-Free Online Shopping Collections & | |
| | CreditRisk,", (2002), 20, 22 and24 | |

EXAMINER DATE CONSIDERED